

PATRIOTcompliance for Securities *A Compliance Solution for Securities Companies*

On October 2001, the President signed into law H.R. 3162, the USA PATRIOT Act, which contains strong measures to prevent, detect, and prosecute terrorism and international money laundering. The law requires all financial institutions (FIs) comply with “know your customer” policies and establishes strict screening requirements and reporting mechanisms to authorities on illicit activities. Among the changes, existing Currency Transaction Reports (CTRs) need to be replaced with full Suspicious Activity Reports (SARs). In many cases, existing fraud preventing solutions are not designed to screen wire transfers, ACH, SWIFT, or ATM transactions against OFAC SDN, FBI and other lists—as is required by the Act.

Our Solution

Sybase PATRIOTcompliance is a comprehensive, end-to-end, real-time solution to help securities companies comply with the USA PATRIOT Act. The solution rapidly satisfies the requirements of the Act by implementing an automated process for continuous monitoring that is operationally unobtrusive, secure and cost effective.

Sybase PATRIOTcompliance uses knowledge and capabilities developed over almost 20 years of managing information, application, and process integration. Our solution is designed to meet regulatory requirements by providing:

A 360° Customer View

Sybase organizes customer information into one easy-to-understand screen, providing links to all account information and summaries of on-going investigations, including SARs, which have been filed. Customer-specific detection filters are also accessible from this screen along with other data. With one click, users can access a complete set of historical data available for audit purposes.

Sybase’s intuitive, secure user screens increase the speed and quality of searches while reducing the manual effort and cost associated with fulfilling the requirements of the Act.

Transaction Information

Compliance officers and other members of the investigation team have one-click access to all relevant transaction information. All transactions (e.g. ACH, SWIFT, etc.) are captured for review. Suspicious transactions are tagged and linked to specific investigation case numbers or SARs.

Automatic Screening and Filtering

Transactions and new accounts can be automatically screened against suspect lists such as OFAC SDN, FinCEN, and others. Sybase also provides screening of the Customer Information File (CIF—both umbrella and application specific) and of company employees against suspect lists. Compliance officers can easily re-screen transactions when new filters or updates to current lists are set up.

Comprehensive Collaborative Investigations

When potential suspicious activity is detected, an investigative case is automatically opened. All information related to this case is readily accessible by appropriate personnel. At your fingertips is information about customers, accounts, transactions, related research, collaborative interactions and SARs. Individuals and departments can be privately notified and involved in the investigation through collaborative interactions and workflow. With Sybase technology, you accelerate the “120-hour” investigation process.

The programmed security level for each of the participants determines their level of visibility into the investigation. Access to specific data required by FinCEN, other regulators, enforcement agencies and other financial institutions can also be facilitated in a secure manner.

Customized Detection Filters and Lists

Securities companies can easily create global or customer-focused detection filters that will generate alerts for defined money laundering activities. The filters are easily configurable by non-technical

integrated

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personnel. Each filter supports flexible time ranges and detection frequencies. Multiple filters are definable per customer and can cross accounts and transaction types.

Internal lists for tracking the activity of customers are easy to customize. Implementing a "cleared" list of account holders that may have been previously identified as suspect allows for faster clearing and improved customer service.

Alert Notifications

Officials can be automatically notified of suspected matches or important government notifications via email, pagers, wireless communication devices or other methods.

Auditing and Reporting

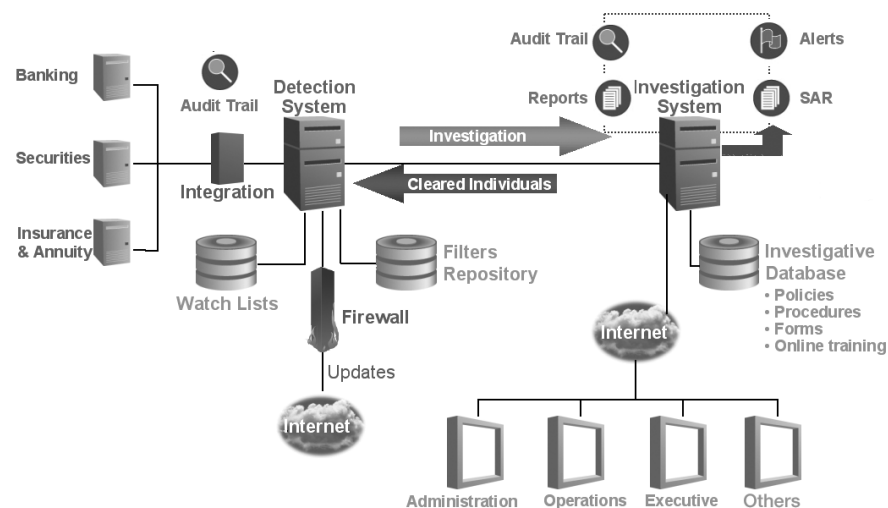
Sybase includes powerful reporting tools that give management the ability to instantly track cross-departmental progress of investigations, SARs, and the involvement of specific personnel in investigations. Ad hoc reports are easily generated through an online report wizard.

Powerful Regulations and Procedures Knowledge Base

The fully integrated online knowledge base gives personnel instant and simplified access to pertinent regulatory policies and procedures. Each department within the organization can be guided appropriately during the investigation process. Access to content is controlled by category. Content can be stored locally or remotely. A powerful search engine gets the right information into the hands of the right people – at the right time.

High Level Solution Architecture

PATRIOT compliance is an open, flexible environment that can adapt to your current systems environment and standards. This is accomplished in a cost-effective manner by using pre-built processes to access pertinent information from your mainframes and other structured and unstructured information sources. By implementing a pre-designed schema, you can focus on the source of your data, not the nuts and bolts of the solution.



High level Sybase solution architecture

For additional product information, please visit <http://www.sybase.com/patriot>



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